

**Certificate of Notice Page 1 of 4**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

In re:  
Sheila W. Santos-Silva  
Debtor

Case No. 18-11455-jkf  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Lisa  
Form ID: 309IPage 1 of 2  
Total Noticed: 36

Date Rcvd: Mar 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 18, 2018.

db +Sheila W. Santos-Silva, 932 E. Roumfort Road, Philadelphia, PA 19150-3216  
tr +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Avenue, P.O. Box 4010, Reading, PA 19606-0410  
14067706 +Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
14067707 +Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558  
14067711 Michael Dougherty, Esq., 324 Chestnut Street, Suite 501, Philadelphia, PA 19106  
14067714 PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946  
14067716 +PGW, Legal Dept. 4th Floor, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806  
14067717 +PNC Bank, Attn: Bankruptcy Department, PO Box 94982: Mailstop BR-YB58-01-5, Cleveland, OH 44101-4982  
14067722 +The Bureaus Inc, 650 Dundee Rd, Suite 370, Northbrook, IL 60062-2757  
14067723 +Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661-3631  
14067725 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@ccpclaw.com Mar 17 2018 01:37:06 MICHAEL A. CIBIK2,  
Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102  
smg E-mail/Text: bankruptcy@phila.gov Mar 17 2018 01:38:20 City of Philadelphia,  
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 17 2018 01:37:33  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 17 2018 01:38:11 U.S. Attorney Office,  
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Mar 17 2018 01:37:58 United States Trustee,  
Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
14067701 E-mail/Text: bankruptcy@phila.gov Mar 17 2018 01:38:20 City Of Philadelphia,  
Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102  
14067702 E-mail/Text: bankruptcy@phila.gov Mar 17 2018 01:38:20 City of Philadelphia,  
Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102  
14067696 +EDI: CAPITALONE.COM Mar 17 2018 05:28:00 Capital One,  
Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
14067697 +E-mail/Text: bankruptcy@cavps.com Mar 17 2018 01:38:06 Cavalry Portfolio Services,  
ATTN: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322  
14067698 +EDI: CHASE.COM Mar 17 2018 05:28:00 Chase Card Services, Attn: Correspondence Dept.,  
PO Box 15298, Wilmington, DE 19850-5298  
14067699 +E-mail/Text: ecf@ccpclaw.com Mar 17 2018 01:37:16 Cibik & Cataldo, P.C.,  
1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518  
14067703 EDI: DISCOVER.COM Mar 17 2018 05:28:00 Discover Bank, Discover Products Inc.,  
PO Box 3025, New Albany, OH 43054-3025  
14067704 +EDI: DISCOVER.COM Mar 17 2018 05:28:00 Discover Financial, PO Box 3025,  
New Albany, OH 43054-3025  
14067705 +EDI: TSYS2.COM Mar 17 2018 05:28:00 Dsnb Bloomingdales, Attn: Bankruptcy, PO Box 8053,  
Mason, OH 45040-8053  
14067708 EDI: IRS.COM Mar 17 2018 05:28:00 I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346  
14067710 E-mail/Text: camanagement@mtb.com Mar 17 2018 01:37:23 M & T Bank, Po Box 844,  
Buffalo, NY 14240  
14067712 +EDI: MID8.COM Mar 17 2018 05:28:00 Midland Funding, Attn: Bankruptcy, PO Box 939069,  
San Diego, CA 92193-9069  
14067713 +EDI: AGFINANCE.COM Mar 17 2018 05:28:00 OneMain Financial, ATTN: Bankruptcy Department,  
601 NW 2nd St #300, Evansville, IN 47708-1013  
14067718 EDI: PRA.COM Mar 17 2018 05:28:00 Portfolio Recovery, PO Box 41067, Norfolk, VA 23541  
14067877 +EDI: PRA.COM Mar 17 2018 05:28:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
14067715 E-mail/Text: bankruptcypgroup@peco-energy.com Mar 17 2018 01:37:22 Peco Energy,  
2301 Market Street # N 3-1, Legal Department, Philadelphia PA 19103-1338  
14067719 +EDI: RMSC.COM Mar 17 2018 05:28:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,  
PO Box 965060, Orlando, FL 32896-5060  
14067720 +EDI: RMSC.COM Mar 17 2018 05:28:00 Synchrony Bank/Care Credit, Attn: Bankruptcy,  
PO Box 965060, Orlando, FL 32896-5060  
14067721 +EDI: WTRRNBNK.COM Mar 17 2018 05:28:00 Target, C/O Financial & Retail Srvs,  
Mailstop BT POB 9475, Minneapolis, MN 55440-9475  
14067724 +EDI: VERIZONEAST.COM Mar 17 2018 05:28:00 Verizon,  
Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,  
Weldon Springs, MO 63304-2225

TOTAL: 25

District/off: 0313-2

User: Lisa  
Form ID: 309I

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +FREDERICK L. REIGLE, Chapter 13 Trustee, 2901 St. Lawrence Ave., P.O. Box 4010,  
Reading, PA 19606-0410  
14067700\* +Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518  
14067709\* I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 18, 2018

Signature: /s/Joseph Speetjens

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2018 at the address(es) listed below:

FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf\_frpa@trustee13.com  
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,  
ecf\_frpa@trustee13.com  
MICHAEL A. CIBIK2 on behalf of Debtor Sheila W. Santos-Silva ecf@ccpclaw.com,  
igotnotices@ccpclaw.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<b>Sheila W. Santos-Silva</b>		Social Security number or ITIN <b>xxx-xx-4071</b>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			EIN <b>-----</b>
	First Name	Middle Name	Social Security number or ITIN <b>-----</b>
			EIN <b>-----</b>
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>		Date case filed for chapter <b>13 3/2/18</b>
Case number:	<b>18-11455-jkf</b>		

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

**12/17**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Sheila W. Santos-Silva	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	932 E. Roumfort Road Philadelphia, PA 19150	
<b>4. Debtor's attorney</b> Name and address	MICHAEL A. CIBIK2 Cibik & Cataldo, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: <a href="mailto:ecf@ccpclaw.com">ecf@ccpclaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	FREDERICK L. REIGLE Chapter 13 Trustee 2901 St. Lawrence Avenue P.O. Box 4010 Reading, PA 19606	Contact phone 610-779-1313 Email: <a href="mailto:ecfmail@fredreiglech13.com">ecfmail@fredreiglech13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office -- 8:30 A.M. to 5:00 P.M. Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 3/16/18

**For more information, see page 2**

<b>7. Meeting of creditors</b>				
	<b>April 20, 2018 at 10:00 AM</b>	<b>Location:</b> Suite 18-341, 1234 Market Street, Philadelphia, PA 19107		
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.				
<b>8. Deadlines</b>				
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline:</b> 6/19/18		
	<b>You must file:</b>			
	<ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li><li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul>			
	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline:</b> 5/11/18		
	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b> 8/29/18		
<b>Deadlines for filing proof of claim:</b>				
A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.				
<b>9. Filing of plan</b>				
	The debtor has filed a plan. This plan proposes payment to the trustee of \$350.00 per month for 60 months. <b>The hearing on confirmation will be held on: 5/30/18 at 9:30 AM Location: Courtroom #3, 900 Market Street, Philadelphia PA 19107</b>			
<b>10. Creditors with a foreign address</b>				
	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.			
<b>11. Filing a chapter 13 bankruptcy case</b>				
	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.			
<b>12. Exempt property</b>				
	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.			
<b>13. Discharge of debts</b>				
	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.			
<b>Deadline to object to exemptions:</b>				
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.				
<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors				